

B1 (Official Form 1)(12/07)

| <b>United States Bankruptcy Court</b><br><b>Northern District of Illinois</b>   |  |   |  | <b>Voluntary Petition</b>  |  |  |  |  |  |   |  |   |   |  |                                       |
|---|--|---|--|--|--|--|--|--|--|---|--|---|---|--|---------------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Roland, LaDaryl Sr.</b>  |  |   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Roland, Stacey</b>  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):   |  |   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):                                  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):<br><b>xxx-xx-8550</b>   |  |   | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):<br><b>xxx-xx-2499</b>                          |  |  |  |  |  |  |   |  |   |   |  |                                       |
| Street Address of Debtor (No. and Street, City, and State):<br><b>229 Oak Ridge Avenue</b><br><b>Hillside, IL</b>   |  |   | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>229 Oak Ridge Avenue</b><br><b>Hillside, IL</b>                      |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <div style="text-align: right;">ZIP Code</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>60162</b></div>  |  |   | <div style="text-align: right;">ZIP Code</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>60162</b></div> |  |  |  |  |  |  |   |  |   |   |  |                                       |
| County of Residence or of the Principal Place of Business:<br><b>Cook</b>   |  |   | County of Residence or of the Principal Place of Business:<br><b>Cook</b>  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| Mailing Address of Debtor (if different from street address):   |  |   | Mailing Address of Joint Debtor (if different from street address):  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <div style="text-align: right;">ZIP Code</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;"></div>  |  |   | <div style="text-align: right;">ZIP Code</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;"></div>             |  |  |  |  |  |  |   |  |   |   |  |                                       |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |  |   |  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)  |  | <b>Nature of Business</b><br>(Check one box)  |  | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b><br>(Check one box)   |  |  |  |  |  |   |  |   |   |  |                                       |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)   |  | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><hr/> <input type="checkbox"/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). |  | <input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input checked="" type="checkbox"/> Chapter 13<br><div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br/> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding                     </div> |  |  |  |  |  |   |  |   |   |  |                                       |
| <b>Filing Fee</b> (Check one box)   |  | <b>Nature of Debts</b><br>(Check one box)   |  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   |  | <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts.  |  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.<br><hr/> Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).   |  |   |  |  | <b>Statistical/Administrative Information</b><br><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. |  |  |  |  |   |  |   |   |  |                                       |
| <b>Estimated Number of Creditors</b>  |  |   |  |  | THIS SPACE IS FOR COURT USE ONLY   |  |  |  |  |   |  |   |   |  |                                       |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/> 1-49</td> <td style="text-align: center;"><input type="checkbox"/> 50-99</td> <td style="text-align: center;"><input type="checkbox"/> 100-199</td> <td style="text-align: center;"><input type="checkbox"/> 200-999</td> <td style="text-align: center;"><input type="checkbox"/> 1,000-5,000</td> <td style="text-align: center;"><input type="checkbox"/> 5,001-10,000</td> <td style="text-align: center;"><input type="checkbox"/> 10,001-25,000</td> <td style="text-align: center;"><input type="checkbox"/> 25,001-50,000</td> <td style="text-align: center;"><input type="checkbox"/> 50,001-100,000</td> <td style="text-align: center;"><input type="checkbox"/> OVER 100,000</td> </tr> </table>  |  |   |  |  |  | <input checked="" type="checkbox"/> 1-49               | <input type="checkbox"/> 50-99                             | <input type="checkbox"/> 100-199                             | <input type="checkbox"/> 200-999                     | <input type="checkbox"/> 1,000-5,000                  | <input type="checkbox"/> 5,001-10,000                  | <input type="checkbox"/> 10,001-25,000                  | <input type="checkbox"/> 25,001-50,000                | <input type="checkbox"/> 50,001-100,000        | <input type="checkbox"/> OVER 100,000 |
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| <b>Estimated Assets</b>   |  |   |  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td> <td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td style="text-align: center;"><input type="checkbox"/> \$500,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td style="text-align: center;"><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td style="text-align: center;"><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td style="text-align: center;"><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td> </tr> </table> |  |   |  |  | <input type="checkbox"/> \$0 to \$50,000   | <input type="checkbox"/> \$50,001 to \$100,000         | <input checked="" type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million            | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |
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| <b>Estimated Liabilities</b>  |  |   |  |  |  |  |  |  |  |   |  |   |   |  |                                       |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td> <td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td> <td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$500,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td style="text-align: center;"><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td style="text-align: center;"><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td style="text-align: center;"><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td> </tr> </table> |  |   |  |  | <input type="checkbox"/> \$0 to \$50,000   | <input type="checkbox"/> \$50,001 to \$100,000         | <input type="checkbox"/> \$100,001 to \$500,000            | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |
| <input type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000   | <input checked="" type="checkbox"/> \$500,001 to \$1 million   | <input type="checkbox"/> \$1,000,001 to \$10 million   | <input type="checkbox"/> \$10,000,001 to \$50 million  | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million    | <input type="checkbox"/> \$500,000,001 to \$1 billion        | <input type="checkbox"/> More than \$1 billion       |   |  |   |   |  |                                       |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Roland, LaDaryl Sr.****Roland, Stacey****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of Illinois**

Case Number:

**00 B 10480**

Date Filed:

**4/06/00**

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Martin J. Weisenburger****December 5, 2007**

Signature of Attorney for Debtor(s)

(Date)

**Martin J. Weisenburger****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Roland, LaDaryl Sr.**

**Roland, Stacey**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ LaDaryl Roland, Sr.**  
Signature of Debtor **LaDaryl Roland, Sr.**

**X /s/ Stacey Roland**  
Signature of Joint Debtor **Stacey Roland**

Telephone Number (If not represented by attorney)

**December 5, 2007**

Date

#### Signature of Attorney\*

**X /s/ Martin J. Weisenburger**  
Signature of Attorney for Debtor(s)

**Martin J. Weisenburger 2970783**

Printed Name of Attorney for Debtor(s)

**Martin J. Weisenburger**

Firm Name

**8630 Wheeler Drive  
Orland Park, IL 60462-4704**

Address

Email: **Martt1@softhome.net**

**(708) 403-4470 Fax: (708) 403-4470**

Telephone Number

**December 5, 2007**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re LaDaryl Roland, Sr.  
Stacey Roland

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ LaDaryl Roland, Sr.  
LaDaryl Roland, Sr.

Date: December 5, 2007

Certificate Number: 06331-ILN-CC-002813711

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 5, 2007, at 6:50 o'clock PM CST,

LaDaryl Roland Sr. received from

Allen Credit and Debt Counseling Agency

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 5, 2007

By: /s/Lori A Danburg

Name: Lori A Danburg

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re LaDaryl Roland, Sr.  
Stacey Roland

Debtor(s)

Case No.

Chapter

13

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Stacey Roland  
Stacey Roland

Date: December 5, 2007



Certificate Number: 06531-ILN-CC-002895238

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 19, 2007, at 5:57 o'clock PM CST,

Stacey Roland received from

Allen Credit and Debt Counseling Agency

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(b) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: November 19, 2007

By: /s/Laura Bevers

Name: Laura Bevers

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

American General Finance  
6025 W Cermak Rd  
Cicero, IL 60804

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Barbara J. Dutton  
10325 W. Lincoln Highway  
Frankfort, IL 60423

citimortgage

City of Chicago  
c/o Wexler & Wexler  
500 W. Madison Street  
Chicago, IL 60661-2587

Computer Credit Svc Co  
Po Box 60201  
Chicago, IL 60660

Ffcc-Columbus Inc  
1550 Old Henderson Rd St  
Columbus, OH 43220

Hfc  
Po Box 1547  
Chesapeake, VA 23327

Home Coming Funding Ne  
2711 N Haskell Ave. Sw 1  
Dallas, TX 75204

Hsbc Nv  
Pob 19360  
Portland, OR 97280

IL Dept of Human Services  
Child Support  
509 S. 6th Street  
Springfield, IL 62701

Indymac Bank  
1 National City Pkwy  
Kalamazoo, MI 49009

Kim Doss  
6230 S. Seeley  
Chicago, IL 60629

Nco Fin /99  
Pob 41466  
Philadelphia, PA 19101

Nco Fin 02  
507 Prudential Rd  
Horsham, PA 19044

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Ocwen Loan Servicing L  
12650 Ingenuity Dr  
Orlando, FL 32826

Peoples Engy  
130 E Randolph  
Chicago, IL 60601

Sovereign Bank  
865 Brook St  
Rocky Hill, CT 06067

Us Dept Of Education  
501 Bleecker St  
Utica, NY 13501

West Asset Management  
220 Sunset Blvd Ste A  
Sherman, TX 75092

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) Chapter 13  
LaDaryl and Stacey Roland ) Bankruptcy Case No.  
Debtor(s) )

**DECLARATION REGARDING ELECTRONIC FILING**  
**Signed by Debtor(s) or Corporate Representative and Attorney**  
**To Be Used When Submitting Petition on Diskette**

**PART I - DECLARATION OF PETITIONER**

Date: December 5, 2007

A. To be completed in all cases.

I(We) LaDaryl Roland and Stacey Roland, the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

☐ I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

☐ I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature: [Signature]  
(Debtor or Corporate Officer, Partner or Member)

Signature: [Signature]  
(Joint Debtor)

**PART II - DECLARATION OF ATTORNEY**

I **declare under penalty of perjury** that I have reviewed the above debtor(s)' petition and that the information is complete and correct to the best of my knowledge. The debtor(s) will have signed this form before I submit the petition, schedules, and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court. If an individual, I further declare that I have informed the petitioner(s) that they may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. This declaration is based on all information of which I have knowledge.

Signature of Attorney:

Typed or Printed Name of Attorney: Martin J. Weisenburger